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Due Date: May 30, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

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In re Application of:)

Inventors: Ramin C. Nakisa et al.)

Serial #: 09/651,982)

Filed: August 31, 2000)

Title: EXPERT SYSTEM)

Examiner: Michael B. Holmes

Group Art Unit: 2121

Appeal No.: _____

BRIEF OF APPELLANTS**MAIL STOP APPEAL BRIEF - PATENTS**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 CFR §1.192, Appellants' attorney hereby submits the Brief of Appellants, in triplicate, on appeal from the final rejection in the above-identified application as set forth in the Office Action dated December 30, 2003.

Please charge the amount of \$330.00 to cover the required fee for filing this Appeal Brief as set forth under 37 CFR §1.17(c) to Deposit Account No. 14-0225 of NCR Corporation, the assignee of the present application. Also, please charge any additional fees or credit any overpayments to Deposit Account No. 14-0225.

I. REAL PARTY IN INTEREST

The real party in interest is NCR Corporation, the assignee of the present application.

II. RELATED APPEALS AND INTERFERENCES

There are no related appeals or interferences for the above-referenced patent application.

III. STATUS OF CLAIMS

Claims 1-67 remain in the application.

IV. STATUS OF AMENDMENTS

Subsequent to the final rejection, no claims have been cancelled, amended, or added.

V. SUMMARY OF THE INVENTION

Appellants' invention, as recited in independent claim 1, is directed to a knowledge-based system adapted to provide a recommendation tailored to a consumer, the system comprising:

a knowledge base containing historical data;

rule extraction means for extracting a ruleset from the knowledge base;

a rules database for holding the ruleset;

codifying means for codifying the requirements of the consumer;

recommendation means for applying the ruleset to the codified consumer requirements and generating the recommendation accordingly;

rule induction means for providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the learning inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

update means for running the rule extraction means on the knowledge base to refresh the rules database by extracting an updated ruleset from the knowledge base for application by the recommendation means to the requirements of future consumers.

Appellants' invention, as recited in independent claim 35, is directed to a method of building a knowledge-based system for providing a recommendation tailored to a consumer, the system operating by extracting rules from a knowledge base and applying the extracted rules to codified consumer requirements to generate the recommendation accordingly; the method comprising:

providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

after learning inputs have been provided to the knowledge base, extracting updated rules from the knowledge base for use in generating recommendations tailored to the requirements of future consumers.

Appellants' invention, as recited in independent claim 60, is directed to a method of operating a knowledge-based system for providing a recommendation tailored to a consumer, the method comprising:

extracting rules from a knowledge base and applying the extracted rules to codified consumer requirements to generate the recommendation accordingly;

providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

after learning inputs have been provided to the knowledge base, extracting updated rules from the knowledge base for use in generating recommendations tailored to the requirements of future consumers.

With regard to the claims, refer to the specification as follows:

- (a) at page 2, line 5 through page 7, line 26;
- (b) at page 8, line 13 through page 15, line 23, and in FIGS. 1-4.

VI. ISSUES PRESENTED FOR REVIEW

1. Whether claims 1-6, 21-29, 33-39, and 60-67 are anticipated under 35 U.S.C. §102(b) by Amado, U.S. Patent No. 5,701,400 (Amado).

2. Whether claims 7-10, 30-32, and 40-59 are obvious under 35 U.S.C. §103(a) in view of Amado in view of Qiang Shen et al., "A Modular Approach to Generating Fuzzy Rules with Reduced Attributes for the Monitoring of Complex Systems," May 2000 (Shen), and further in view of Ogilvie, U.S. Patent No. 6,324,650 (Ogilvie).

VII. GROUPING OF CLAIMS

The rejected claims do not all stand or fall together. Separate arguments for the patentability of each claim are provided below.

VIII. ARGUMENTS

A. The Office Action Rejections

In the Office Action, claims 1-6, 21-29, 33-39, and 60-67 were rejected under 35 U.S.C. §102(b) as being anticipated by Amado, U.S. Patent No. 5,701,400 (Amado), and claims 7-10, 30-32, and 40-59 were rejected under 35 U.S.C. §103(a) as being unpatentable over Amado in view of Qiang Shen et al., "A Modular Approach to Generating Fuzzy Rules with Reduced Attributes for the Monitoring of Complex Systems," May 2000 (Shen), and further in view of Ogilvie, U.S. Patent No. 6,324,650 (Ogilvie).

Appellants' attorney respectfully traverses these rejections.

B. The Appellants' Independent Claims

Independent claim 1 is directed to a knowledge-based system adapted to provide a recommendation tailored to a consumer, the system comprising:

- a knowledge base containing historical data;

- rule extraction means for extracting a ruleset from the knowledge base;

- a rules database for holding the ruleset;

- codifying means for codifying the requirements of the consumer;

- recommendation means for applying the ruleset to the codified consumer requirements and generating the recommendation accordingly;

- rule induction means for providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the learning inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

- update means for running the rule extraction means on the knowledge base to refresh the rules database by extracting an updated ruleset from the knowledge base for application by the recommendation means to the requirements of future consumers.

Independent claim 35 is directed to a method of building a knowledge-based system for providing a recommendation tailored to a consumer, the system operating by extracting rules from a

knowledge base and applying the extracted rules to codified consumer requirements to generate the recommendation accordingly; the method comprising:

providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

after learning inputs have been provided to the knowledge base, extracting updated rules from the knowledge base for use in generating recommendations tailored to the requirements of future consumers.

Independent claim 60 is directed to a method of operating a knowledge-based system for providing a recommendation tailored to a consumer, the method comprising:

extracting rules from a knowledge base and applying the extracted rules to codified consumer requirements to generate the recommendation accordingly;

providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

after learning inputs have been provided to the knowledge base, extracting updated rules from the knowledge base for use in generating recommendations tailored to the requirements of future consumers.

C. The Amado Reference

Amado describes a system for applying artificial intelligence technology to data stored in databases and generates diagnostics that are user definable interpretations of information in the database. The diagnostics are stored in a database which can be queried with downdrilling to the associated data which generated the diagnostic. A set of bidirectional links is maintained between selected data items in the first database and the corresponding diagnostics in the second database. The system acts as an information compiler in developing a map of the raw data dimension into the structured dimension of intelligent interpretation of the data in the diagnostic database.

D. The Shen Reference

Shen describes a modular approach to generating fuzzy rules with reduced attributes for the monitoring of complex systems.

E. The Ogilvie Reference

Ogilvie describes methods and systems for controlling the disclosure of sensitive information. Disclosure is controlled in the sense that (a) the information is not disclosed until predefined conditions are met, such as the passage of a certain time without an authorized update request for secrecy, (b) copies of the information are protected by encryption and by widespread, unpredictable storage, so that at least one copy will be available when disclosure is required, (c) the information is kept secret until disclosure is required, and (d) when disclosure is required, the information is sent to predefined destinations such as email addresses or posted to web sites, in a predefined format.

F. The Appellants' Claims Are Patentable Over The References

Appellants' invention, as recited in independent claims 1, 35 and 60, is patentable over the references, because the claims recite limitations not found in the references.

Specifically, nothing in the description of Amado teaches the combination of limitations of Appellants' independent claims directed to providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised and, after learning inputs have been provided to the knowledge base, extracting updated rules from the knowledge base for use in generating recommendations tailored to the requirements of future consumers.

Instead, Amado only generally describes knowledge bases and database miners, but not the specific combination recited by Appellants' claims. Indeed, while Amado may discuss various aspects of the Appellants' claims, nowhere does Amado bring all the disparate elements together to create a system as recited in Appellants' claims. Consequently, Amado does not anticipate or render obvious Appellants' claims.

Shen and Ogilvie fail to overcome the limitations of Amado. Recall that Shen and Ogilvie were cited only against dependent claims 7-20, 30-32 and 40-59, and were only relied upon to that extent.

Moreover, the various elements of Appellants' claimed invention together provide operational advantages over Amado. In addition, Appellants' invention solves problems not recognized by Amado.

Thus, Appellants' attorney submits that independent claims 1, 35 and 60 are allowable over Amado. Dependent claims 2-34, 36-59 and 61-67 are also submitted to be allowable over Amado, because they are dependent on independent claims 1, 35 and 60, respectively. In addition, dependent claims 2-34, 36-59 and 61-67 recite additional novel features not shown by the cited references.

With regard to the rejection of dependent claims 2-6, 21-29, 33-34, 36-39 and 61-67, the Examiner asserted that these claims "fail to add novelty to Appellants' claimed invention," without citing any documentary evidence in support of the assertion. In response, Appellants' attorney traversed the rejection. Specifically, Appellants' attorney submitted that the limitations of these claims are not anticipated or rendered obvious by any prior art references. Appellants' attorney noted that the Amado reference does not support the assertion, since the Examiner admitted (implicitly) that this reference does not teach or suggest the limitations found in the dependent claims. Further, Appellants' attorney submitted that such "Official Notice" contradicts the guidelines set forth in M.P.E.P. §2144.03, since the facts asserted to be well-known are not capable of instant and unquestionable demonstration as being well-known, and the Examiner cannot point to any evidence in the record to support the assertion. Consequently, in accordance with M.P.E.P. §2144.03, Appellants' attorney requested that the Examiner produce authority for his assertion or withdraw the assertion. However, the Examiner failed to address the traversal by Appellants' attorney, or Appellants' attorney request that the Examiner produce authority for his assertion or withdraw the assertion. As a result, Appellants' attorney submits that 2-6, 21-29, 33-34, 36-39 and 61-67 are also patentable over the cited references.

With regard to the rejection of dependent claims 7-20, 30-32 and 40-59, and the Examiner's assertion that these claims are rendered obvious by the combination of Amado, Shen and Ogilvie, Appellants' attorney respectfully traverses this rejection. Specifically, Appellants' attorney asserts

that the combination of references does not teach or suggest these limitations in the same context as Appellants' claims, and thus do not anticipate or render obvious Appellants' claims.

With regard to claims 7-20, 40-55 and 57-58, nothing in the description of Shen teaches the combination of limitations of Appellants' dependent claims. Instead, Shen only generally describes a modular approach to generating fuzzy rules with reduced attributes for the monitoring of complex systems, including the use of Lozowski's rule induction, but not in the specific combination recited by Appellants' claims. Indeed, while Shen may discuss the use of Lozowski's rule induction (claims 7, 40 and 58), nowhere does Shen bring all the disparate elements together to create a system as recited in Appellants' claims. In addition, Shen does not teach or suggest that Lozowski's algorithm is modified (claims 8 and 41), generating attribute vectors incrementally (claims 9 and 42), arranging the attribute vector generation such that only the last attribute vector generated is kept (claims 10 and 43), there is no storage of attribute vectors (claims 11 and 44), fusing creation of attribute vectors with the evaluation of T-Norm sets (claims 12 and 45), incrementing the attribute vectors by generating a first attribute vector that contains the first fuzzy set for each attribute, and generating the next attribute vector by selecting the next fuzzy set of the first attribute in the first attribute vector (claims 13 and 46), arranging the incrementing such that if the first attribute contains no more fuzzy sets to select, the next attribute that contains more fuzzy sets to select is selected, the next fuzzy set of the selected attribute is selected, and the first fuzzy set of each lesser attribute than the selected attribute is selected (claims 14 and 47), calculating a maximum T-Norm value while T-Norms are being generated (claims 15 and 48), fusing generation of T-Norms and S-Norms (claims 16 and 49), pruning an attribute tree by eliminating attributes that play no part in rule-building (claims 17 and 50), arranging the pruning to mark a fuzzy set that returns zero for a current dataset example, and to omit evaluation of any attribute vector that includes the marked fuzzy set (claims 18 and 51), arranging the pruning to prune an attribute vector at class *i* by incrementing to the next fuzzy set value for the *i*-th digit of the vector while resetting any lesser digits to 0 (claims 19 and 52), or arranging the pruning such that if the *i*-th digit of the attribute vector contains no more fuzzy sets, the *i*+1-th digit is incremented (claims 20 and 53).

With regard to dependent claims 30-32, 56 and 59, nothing in the description of Ogilvie teaches the combination of limitations of Appellants' dependent claims. Instead, Ogilvie only generally describes tools for managing information on a network, the formatting of such

information, and generating messages including traveling program code and/or data, but not in the specific combination recited by Appellants' claims. Indeed, while Ogilvie may discuss the use of servers (claims 30 and 59), servlets (claim 31), XML formatting (claims 32 and 56), nowhere does Ogilvie bring all the disparate elements together to create a system as recited in Appellants' claims. In addition, Ogilvie does not teach or suggest that an application server runs server-side web applications, a first web application responds to calls from a consumer website, and a second web application allows access to the server by authorized expert terminals (claim 30), the server-side web applications are Java Servlets (claim 31), the rule set and data on consumers and on possible recommendations are stored at the server as XML (Extensible Markup Language) documents (claim 32), a set of parameters are contained in an XML (Extensible Markup Language) DTD (document type definition) (claim 56), or holding on a server the rules and data on consumers and on possible recommendations, storing on a remote terminal recommendations made by an expert and the requirements of consumers that that expert has advised, and providing that stored data to the server for use in updating the rules (claim 59).

Consequently, the combination of Shen and Ogilvie does not anticipate or render obvious Appellants' claims.

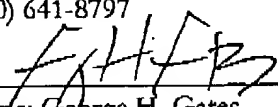
IX. CONCLUSION

In light of the above arguments, Appellants' attorney respectfully solicits a decision by the Board of Patent Appeals and Interferences reversing the Examiner and directing allowance of the pending claims in this application.

Respectfully submitted,

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GHG/mrj

APPENDIX

1. A knowledge-based system adapted to provide a recommendation tailored to a consumer, the system comprising:

a knowledge base containing historical data;

rule extraction means for extracting a ruleset from the knowledge base;

a rules database for holding the ruleset;

codifying means for codifying the requirements of the consumer;

recommendation means for applying the ruleset to the codified consumer requirements and generating the recommendation accordingly;

rule induction means for providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the learning inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

update means for running the rule extraction means on the knowledge base to refresh the rules database by extracting an updated ruleset from the knowledge base for application by the recommendation means to the requirements of future consumers.

2. The system of Claim 1, wherein the update means operates periodically and the rule induction means provides learning inputs to the knowledge base at least as frequently as the update means operates to extract an updated ruleset from the knowledge base.

3. The system of Claim 2, wherein the rule induction means operates continuously to provide learning inputs as they are made available by the plurality of human experts.

4. The system of Claim 1, wherein the update means is adapted to update the knowledge base with changing details of recommendations that can be made.

5. The system of Claim 1, wherein the codifying means includes means for codifying the perceived needs of the consumer and means for codifying the circumstances of the consumer.

6. The system of Claim 1, wherein the rule induction means generates fuzzy sets, and the recommendation means applies fuzzy rules.

7. The system of Claim 6, wherein the rule extraction means implements Lozowski's algorithm.
8. The system of Claim 7, wherein Lozowski's algorithm is modified.
9. The system of Claim 8, further comprising attribute vector generating means for generating attribute vectors incrementally.
10. The system of Claim 9, wherein the attribute vector generating means is arranged such that only the last attribute vector generated is kept.
11. The system of Claim 10, wherein there is no storage of attribute vectors.
12. The system of Claim 9, further comprising means for fusing creation of attribute vectors with the evaluation of T-Norm sets.
13. The system of Claim 9, further comprising incrementing means for incrementing the attribute vectors by generating a first attribute vector that contains the first fuzzy set for each attribute, and generating the next attribute vector by selecting the next fuzzy set of the first attribute in the first attribute vector.
14. The system of Claim 13, wherein the incrementing means is arranged such that if the first attribute contains no more fuzzy sets to select, the next attribute that contains more fuzzy sets to select is selected, the next fuzzy set of the selected attribute is selected, and the first fuzzy set of each lesser attribute than the selected attribute is selected.
15. The system of Claim 12, further comprising means for calculating a maximum T-Norm value while T-Norms are being generated.
16. The system of Claim 15, further comprising means for fusing generation of T-Norms and S-Norms.

17. The system of Claim 8, further comprising pruning means for pruning an attribute tree by eliminating attributes that play no part in rule-building.

18. The system of Claim 17, wherein the pruning means is arranged to mark a fuzzy set that returns zero for a current dataset example, and to omit evaluation of any attribute vector that includes the marked fuzzy set.

19. The system of Claim 18, wherein the pruning means is arranged to prune an attribute vector at class i by incrementing to the next fuzzy set value for the i -th digit of the vector while resetting any lesser digits to 0.

20. The system of Claim 19, wherein the pruning means is arranged such that if the i -th digit of the attribute vector contains no more fuzzy sets, the $i+1$ -th digit is incremented.

21. The system of Claim 1, further comprising storage means for storing a consumer's details for later recall.

22. The system of Claim 21, wherein the storage means stores the consumer's details for later recall in providing a future recommendation.

23. The system of Claim 22, wherein the storage means stores the consumer's details for later recall in completing a recommendation, and is associated with means for suspending input of consumer requirements.

24. The system of Claim 1, further comprising communications means for obtaining advice from a remote human adviser.

25. The system of Claim 24, wherein the communications means comprises a video conference link between the consumer and the adviser.

26. The system of Claim 1, wherein the system comprises a distributed system.

27. The system of Claim 26, further comprising a server holding the ruleset and data on consumers and on possible recommendations, a consumer terminal providing an online interface with the server, and a plurality of expert terminals operable by the plurality of human experts, each expert terminal including means for storing recommendations made by an expert and the requirements of consumers that that expert has advised, and means for providing that stored data to the server for use in updating the ruleset.

28. The system of Claim 27, wherein the consumer terminal is a home PC or a kiosk, booth, ATM or other terminal in a financial advice establishment.

29. The system of Claim 27, further comprising an application server enabling consumer terminals and expert terminals to interact with the server online, the application server providing an online interface to the server for the consumer terminals and the expert terminals.

30. The system of Claim 29, wherein the application server runs server-side web applications, a first web application responding to calls from a consumer website, and a second web application allowing access to the server by authorized expert terminals.

31. The system of Claim 30, wherein the server-side web applications are Java Servlets.

32. The system of Claim 31, wherein the ruleset and data on consumers and on possible recommendations are stored at the server as XML (Extensible Markup Language) documents.

33. The system of Claim 1, wherein the recommendation means includes an agent that applies the rules to the codified consumer requirements to generate the recommendation.

34. The system of Claim 33, wherein the agent includes questioning means for obtaining the consumer's requirements, the questioning means asking a sequence of questions and including means for adapting later questions in the sequence in accordance with answers given to earlier questions in the sequence.

35. A method of building a knowledge-based system for providing a recommendation tailored to a consumer, the system operating by extracting rules from a knowledge base and applying the extracted rules to codified consumer requirements to generate the recommendation accordingly; the method comprising:

providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

after learning inputs have been provided to the knowledge base, extracting updated rules from the knowledge base for use in generating recommendations tailored to the requirements of future consumers.

36. The method of Claim 35, wherein updating operates periodically and learning inputs are provided to the knowledge base at least as frequently as the updating operates to extract updated rules from the knowledge base.

37. The method of Claim 36, wherein the learning inputs are continuously provided as they are made available by the plurality of human experts.

38. The method of Claim 35, further comprising updating the knowledge base with changing details of recommendations that can be made.

39. The method of Claim 35, wherein the codified consumer requirements include the perceived needs of the consumer and the circumstances of the consumer.

40. The method of Claim 35, further comprising employing Lozowski's algorithm to extract updated rules from the knowledge base.

41. The method of Claim 40, wherein Lozowski's algorithm is modified.

42. The method of Claim 41, further comprising generating attribute vectors incrementally.

43. The method of Claim 42, wherein only the last attribute vector generated is kept.
44. The method of Claim 43, wherein there is no storage of attribute vectors.
45. The method of Claim 44, further comprising fusing creation of attribute vectors with evaluation of T-Norm sets.
46. The method of Claim 45, wherein the attribute vectors are incremented by generating a first attribute vector that contains the first fuzzy set for each attribute, and generating the next attribute vector by selecting the next fuzzy set of the first attribute in the first attribute vector.
47. The method of Claim 46 wherein, if the first attribute contains no more fuzzy sets to select, the method comprises selecting the next attribute that contains more fuzzy sets to select, selecting the next fuzzy set of the selected attribute, and selecting the first fuzzy set of each lesser attribute than the selected attribute.
48. The method of Claim 47, further comprising calculating a maximum T-Norm value while T-Norms are being generated.
49. The method of Claim 48, wherein T-Norm and S-Norm generating steps are fused together.
50. The method of Claim 49, further comprising pruning an attribute tree by eliminating attributes that play no part in rule-building.
51. The method of Claim 50, wherein pruning is effected by marking a fuzzy set that returns zero for a current dataset example, and omitting evaluation of any attribute vector that includes the marked fuzzy set.

52. The method of Claim 51, wherein an attribute vector is pruned at class i by incrementing to the next fuzzy set value for the i -th digit of the vector while resetting any lesser digits to 0.

53. The method of Claim 52 wherein, if the i -th digit contains no more fuzzy sets, the $i+1$ -th digit is incremented.

54. The method of Claim 53, wherein the knowledge base is established by liaising with experts to:

- determine the primary parameters of a consumer profile;
- codify the possible values of those parameters;
- generate and run a plurality of case studies; and
- generate an initial set of rules by applying the parameters to the case studies.

55. The method of Claim 54, wherein each parameter to be taken into account is broken down into fuzzy sets and weighed.

56. The method of Claim 55, wherein a set of parameters are contained in an XML (Extensible Markup Language) DTD (document type definition).

57. The method of Claim 56, further comprising mapping the parameters to recommendations resulting from the case studies to generate the initial set of rules.

58. The method of Claim 57, wherein the initial set of rules is generated by running Lozowski's algorithm.

59. The method of Claim 58, further comprising holding on a server the rules and data on consumers and on possible recommendations, storing on a remote terminal recommendations made by an expert and the requirements of consumers that that expert has advised, and providing that stored data to the server for use in updating the rules.

60. A method of operating a knowledge-based system for providing a recommendation tailored to a consumer, the method comprising:

extracting rules from a knowledge base and applying the extracted rules to codified consumer requirements to generate the recommendation accordingly;

providing learning inputs to the knowledge base from a plurality of human experts as they advise and make real-life recommendations to actual or imaginary consumers, the inputs reflecting the recommendations made by the experts and the requirements of the consumers that they have advised; and

after learning inputs have been provided to the knowledge base, extracting updated rules from the knowledge base for use in generating recommendations tailored to the requirements of future consumers.

61. The method of Claim 60, further comprising storing a consumer's details for later recall.

62. The method of Claim 61, wherein the consumer's details are stored and later recalled when providing a future recommendation.

63. The method of Claim 62, wherein the consumer's details are stored and later recalled when completing a recommendation, input of consumer requirements being suspended in the meantime.

64. The method of Claim 63, further comprising the consumer obtaining advice from a remote human adviser.

65. The method of Claim 64, further comprising obtaining the advice over a video conference link.

66. The method of Claim 65, wherein the consumer enters consumer requirements via a consumer terminal being a home PC or a kiosk, booth, ATM or other terminal in a financial advice establishment.

67. The method of Claim 66, wherein the consumer enters consumer requirements in response to a sequence of questions, and wherein later questions in the sequence are adapted in accordance with answers given to earlier questions in the sequence.

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